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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Stephen K. Pinto et al. Art Unit : 2123
Serial No. : 10/826,711 Examiner : Unknown
Filed : April 16, 2004
Title : PREDICTIVE MODEL DEVELOPMENT

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

More than a year before this patent application was filed, the assignee of the application had used a modeling system in which (a) a general file structure could be used to link old models to particular projects, (b) a method of multiple imputation was used to impute missing values, (c) early approaches to variable splining and binning were used, (d) independent choices were made by a model developer of largely traditional steps and methods to be included in a model, and (e) multi-product models were used.

CERTIFICATE OF MAILING BY FIRST CLASS MAIL

I hereby certify under 37 CFR §1.8(a) that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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May 23 2005
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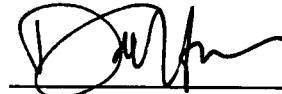
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Attorney's Docket No.: 17146-003001

This statement is being filed within three months of the filing date of the application or before the receipt of a first Office Action on the merits. Please apply any charges or credits to Deposit Account No. 06-1050, reference 17146-003001.

Respectfully submitted,

Date: 5/25/5



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